

Lauren C. Middleton  
1034 Pequot Trail  
Stonington, CT 06378  
(860) 535-9839  
(860) 235-8116 cell  
Middleton1034@comcast.net

Testimony regarding SB 259

An act concerning insurance coverage for mammograms

Just before I turned 39, I had my first mammogram. Something unusual was found, so after an ultrasound, biopsy and surgery, I was diagnosed with lobular carcinoma in situ. My doctor assured me that while this was not breast cancer, it increased my likelihood of developing an invasive cancer in the future so I would need to be watched closely.

The next year, when I had my second mammogram, I was asked by the technician if this was a preventative or diagnostic test. It was important to know for insurance coding. I didn't think it made any difference until I received a bill from the hospital for the test. I called my insurance company and was informed that since I had a history of breast cancer, my mammograms would be considered diagnostic from now on and those types of tests were not covered under the policy, only preventative tests were "free". I have since found out that this policy is true of most, if not all, insurance companies.

For the rest of my life I will have to pay for my mammograms and I anticipate so will many other women, as the technology keeps improving and more and more cancers and pre-cancers are found and more and more women become "diagnostic". I anticipate that many women will forego follow-up testing because they cannot afford to pay for this uninsured expense.

It should be mandated to the insurance companies that all mammograms, regardless of type, be covered in full so that women will not be discouraged from seeking the testing they need. In addition, it would be cost effective for insurance companies to pay for these relatively inexpensive procedures now rather than pay for the care of a cancer patient later.